

Ex B



DISCLOSURE STATEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$76,135.00	09-27-2003	10-01-2033	XXXXXXXXXX		XXXXXXXXXX		

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.

Borrower: THOMAS M TRAPP and JENNIFER C TRAPP
2564 ACORN DR
KETTERING, OH 45419

Lender: Bank One, N.A.
100 East Broad Street
Columbus, OH 43271

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.
7.210%	\$110,024.00	\$76,060.00	\$186,084.00

PAYMENT SCHEDULE. Borrower's payment schedule will be 360 monthly payments of \$516.90 each, beginning November 1, 2003.

PREFERRED RATE FEATURE. The interest rate on this loan includes a preferred rate reduction. If the preferred rate reduction is terminated, the interest on my loan will increase to 7.450%. The increase will take the form of more payments of the same amount. Following is a description of the event that would cause the preferred rate reduction to terminate.

Description of Event That Would Cause the Preferred Rate Reduction to Terminate.

The rate reduction is a result of my election to remit the regular payments due through the use of automatic deductions from a Bank One account designated by me in a separate document. I understand that I must continue automatic payment deductions in order to receive this rate discount. If Lender or I terminate automatic payment deductions, whether voluntarily or involuntarily or for any reason whatsoever, my interest rate will increase by the amount of the rate reduction.

EXAMPLE OF EFFECT OF INTEREST RATE INCREASE. If the interest rate increased by 0.250% on October 30, 2003, I would have to make 38 additional payments.

PROPERTY INSURANCE. I may obtain property insurance from anyone I want that is acceptable to Lender.

SECURITY. A security interest is being given in MY HOME, in addition to Lender's security interest and other rights in my deposit accounts.

LATE CHARGE. If a payment is 10 days or more late Borrower will be charged \$25.00.

PREPAYMENT. If I pay off early, I will not be entitled to a refund of the prepaid finance charges, and I may have to pay a penalty.

I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I read and was given a completed copy of this Disclosure Statement on September 27, 2003, prior to signing the Note.

BORROWER:


JENNIFER C TRAPP, Individually

Amount Financed Itemization

Amount paid to Borrower directly:	\$5,241.06
\$5,241.06 Lender's Check #	
Amount paid to others on Borrower's behalf:	\$70,758.94
\$70,758.94 to NATIONAL CITY MTG	
Other Charges Financed:	\$60.00
\$60.00 FILING FEE	
Total Financed Prepaid Finance Charges:	\$75.00
Note Principal:	\$76,135.00
Prepaid Finance Charges:	\$75.00
Financed:	\$75.00
\$75.00 LOAN ORIGATION	
In Cash:	\$0.00
Amount Financed:	\$76,060.00



DISCLOSURE STATEMENT

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\$76,135.00	09-27-2003	10-01-2033	442500000054				

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2564 ACORN DR
KETTERING, OH 45419

Lender: Bank One, N.A.
100 East Broad Street
Columbus, OH 43271

Grantor: THOMAS M TRAPP
2564 ACORN DR
KETTERING, OH 45419

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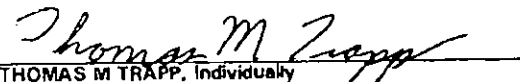
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I read and was given a completed copy of this Disclosure Statement on September 27, 2003, prior to signing the Note.

GRANTOR:

x 
THOMAS M TRAPP, Individually

DISCLOSURE STATEMENTLoan No: ~~442882821051~~

(Continued)

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Prepaid Finance Charges:	\$75.00
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\$75.00 LOAN ORIGATION	
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Amount Financed:	\$76,060.00

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Lender: Bank One, N.A.
100 East Broad Street
Columbus, OH 43271

GOVERNING LAW. This agreement will be governed by and interpreted in accordance with federal law and the laws of the State of Ohio, except for matters related to interest and the exportation of interest, which matters will be governed by and interpreted in accordance with

PROMISSORY NOTE

Loan No: 44500001054

(Continued)

federal law (including, but not limited to, statutes, regulations, interpretations, and opinions) and laws of the State of Ohio. However, if there ever is a question about whether any provision of the agreement is valid or enforceable, the provision that is questioned will be governed by whichever state or federal law would find the provision to be valid and enforceable. The loan transaction which is evidenced by this and other related documents has been approved, made and funded, and all necessary documents have been accepted by Lender in the State of Ohio.

DISHONORED ITEM FEE. I will pay a fee to Lender of \$25.00 if I make a payment on my loan and the check or preauthorized charge with which I pay is later dishonored.

COLLATERAL. I acknowledge this Note is secured by a Mortgage dated September 27, 2003, to Lender on real property located in MONTGOMERY County, State of Ohio, all the terms and conditions of which are hereby incorporated and made a part of this Note.

COLLECTION COSTS. If you are in default under the terms of this Agreement, we may take all lawful action under applicable law to collect the money you owe us. It is our intent to collect only those attorney's fees and those expenses, court and collection costs permitted by the laws of your state and the United States (including the bankruptcy laws of the United States). You agree to pay only those collection costs and attorney's fees that we actually incur and that we may lawfully collect from you. If the laws of your state will not let us collect all or some of those collection costs and attorney's fees from you, we will not do so. To the extent the laws of your state prohibit us from contracting with you to collect such fees or costs or prohibit us from including this provision in your agreement with us, this provision is severed from this Agreement, is of no force and effect and your contract will be read and interpreted without this provision except to the extent federal law may now or hereafter preempt the law of your state.

DEPOSIT ACCOUNTS. As collateral security for repayment of this Note and all renewals and extensions, I grant Lender a continuing security interest in, and hereby assign, convey, deliver, pledge and transfer to Lender all my right, title and interest in and to any and all funds that I may now and in the future have on deposit with Lender and any other affiliates of Bank One Corporation. This includes all accounts I hold jointly with someone else and certificates of deposit. It does not include IRA, pension, and other tax deferred deposits, or any accounts in which I am acting in a fiduciary capacity for a person or entity other than myself, or in which the grant of a security interest would be prohibited by applicable law. I further agree that Lender may at any time, to the extent permitted by applicable law, apply any funds that I may have on deposit with Lender or any Bank One Corporation affiliate against the unpaid balance of this Note, including principal, interest, fees, costs, expenses and attorney's fees.

IDENTITY OF LENDER. Lender is Bank One, N.A., a national banking association with its main offices located in Columbus, Ohio.

INFORMATION SHARING. The Bank One Consumer Privacy Policy, which has been provided to you describes our information sharing practices and gives directions on how to opt out, or direct us to limit the sharing of Personal Information (as defined in the Privacy Policy) about you with other companies or organizations. You hereby agree that, if you choose not to exercise the opt outs described in the Privacy Policy, you will be deemed to have authorized us to share any Personal Information about you (including information related to any of the products or services you may have with any Bank One company) with other companies or other organizations.

APPLICATION OF PAYMENTS.

Credit Insurance. If I have chosen to purchase credit insurance, my payments will be applied first to accrued unpaid interest, then to principal, then to any billed and unpaid credit insurance premiums (incurred prior to cancellation of coverage or maturity of the Note however that maturity is brought about) and any remaining amount to unpaid collection costs, late charges and other charges incurred under the terms of this Note or any agreement related to this Note. Notwithstanding the terms of the PREPAYMENT paragraph above, early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments as required in my payment schedule set out in the PAYMENT paragraph of this Note. Rather, early payments will reduce the principal balance owed and may result in my making lower payments.

No Credit Insurance. If I have not chosen to purchase credit insurance, my payments will be applied first to accrued unpaid interest, then to principal and any remaining amount to unpaid collection costs, late charges and other charges incurred under the terms of this Note or any agreement related to this Note.

SUPPLEMENT TO PAYMENT PARAGRAPH. Payments include principal, interest and credit insurance premiums only if I have been offered and have voluntarily chosen to purchase a credit insurance product, pay the premium at one time, and include the premium amount in my loan balance (single premium credit insurance products). If (1) single premium or monthly bill credit insurance products are not available, (2) I have decided I do not want to purchase single premium credit insurance, (3) I have decided to purchase credit insurance by paying the insurance premium on a monthly basis (monthly bill insurance product), or (4) I have decided not to purchase the monthly bill product, then my loan payments will include only principal and interest together with any other sums I may owe under the terms of this Note or any security instrument securing this Note.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Bank One P.O. Box 901000 Fort Worth, TX 76101-2008

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. I do not agree or intend to pay, and Lender does not agree or intend to contract for, charge, collect, take, reserve or receive (collectively referred to herein as "charge or collect"), any amount in the nature of interest or in the nature of a fee for this loan, which would in any way or event (including demand, prepayment, or acceleration) cause Lender to charge or collect more for this loan than the maximum Lender would be permitted to charge or collect by federal law or the law of the State of Ohio (as applicable). Any such excess interest or unauthorized fee shall, instead of anything stated to the contrary, be applied first to reduce the principal balance of this loan, and when the principal has been paid in full, be refunded to me. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several. This means that the words "I", "me", and "my" mean each and all of the persons signing below.

PRIOR TO SIGNING THIS NOTE, I AND EACH OF US, READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I, AND EACH OF US, AGREE TO THE TERMS OF THE NOTE.

I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:

x 
THOMAS M. TRAPP, Individually


JENNIFER C. TRAPP, Individually